

SYRINGA BANCORP

		CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
		01/16/2009	3338861	1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$171	\$153	-10.2%		
Loans	\$138	\$121	-12.8%		
Construction & development	\$3	\$2	-35.8%		
Closed-end 1-4 family residential	\$11	\$9	-18.8%		
Home equity	\$17	\$15	-11.6%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-17.7%		
Commercial & Industrial	\$29	\$25	-12.6%		
Commercial real estate	\$74	\$65	-11.8%		
Unused commitments	\$25	\$25	-0.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-36.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$4	-20.1%		
Cash & balances due	\$20	\$25	25.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$165	\$150	-9.0%		
Deposits	\$156	\$146	-6.8%		
Total other borrowings	\$8	\$4	-50.0%		
FHLB advances	\$8	\$4	-50.0%		
Equity					
Equity capital at quarter end	\$6	\$3	-45.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	3.1%	2.0%	--		
Tier 1 risk based capital ratio	3.9%	2.6%	--		
Total risk based capital ratio	5.2%	3.8%	--		
Return on equity ¹	-22.4%	-76.4%	--		
Return on assets ¹	-0.8%	-1.7%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.5%	102.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.9%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.9%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.2%	5.2%	2.0%	0.0%	--
Home equity	2.4%	4.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	1.4%	0.2%	0.2%	--
Commercial & Industrial	3.2%	3.5%	0.4%	0.2%	--
Commercial real estate	3.5%	2.9%	0.0%	0.0%	--
Total loans	3.4%	3.3%	0.3%	0.0%	--